

# YUKON BUREAU OF STATISTICS

Income and Housing

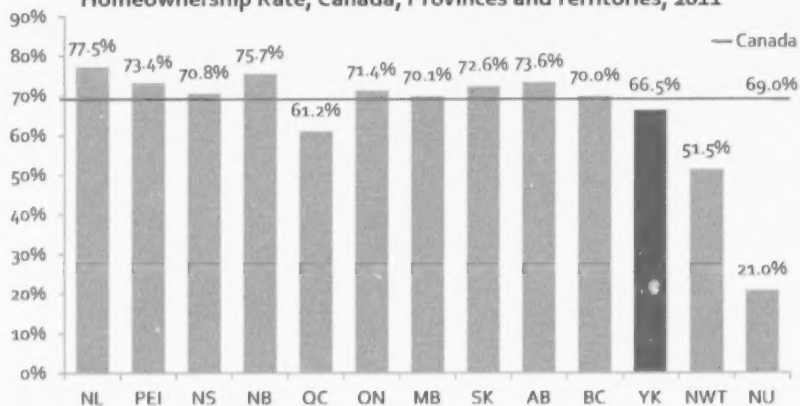
2011 National Household Survey



## Highlights

- According to the 2011 National Household Survey (NHS), the median income in Yukon in 2010 was \$40,391; this was the second-highest in the country, behind only the Northwest Territories (\$44,186). The median income in Yukon was \$10,513, or 35.2%, higher than the national average (\$29,878).
- At \$4,968, the dollar gap between the median income of males (\$42,867) and females (\$37,899) was the second-lowest in the country, behind only Nunavut (\$4,622).
- In 2010, Yukoners paid 13.9% of their total income in income tax, this was the lowest percentage in the country.
- The median income for immigrants in Yukon (\$38,962) was \$1,931, or 5.0% less than the median income for non-immigrants in the territory (\$40,893) in 2010.
- The homeownership rate in Yukon, at 66.5% was the fourth-lowest of the provinces and territories; ahead of Quebec (61.2%), the Northwest Territories (51.5%) and Nunavut (21.0%).
- Overall, 64.9% of Yukon households lived in single-detached dwellings in 2011. However, this varied by housing tenure, with 77.2% of homeowners living in single-detached houses, compared with 34.5% of renters.
- Among homeowners in Yukon, 58.5% had a mortgage, while 41.6% owned their home mortgage-free. Of renters, 21.6% lived in subsidized housing.
- Of households who were above the affordability threshold (30% or more of total household income spent on shelter costs), 52.4% were renters, 40.8% had mortgages and 7.1% owned their home outright.

Homeownership Rate, Canada, Provinces and Territories, 2011



**Notes:** Throughout this publication, figures may not add to totals due to rounding. For more information, please see pg 8. Unless otherwise stated, income figures presented are before-tax for the population aged 15 years and over in private households with an income in 2010. Unless otherwise stated, housing figures presented exclude farm and band households.

## Related Publications and Data Products

### From the Yukon Bureau of Statistics:

- 2011 Census: [http://www.eco.gov.yk.ca/stats/pdf/Census\\_2011\\_Summary.pdf](http://www.eco.gov.yk.ca/stats/pdf/Census_2011_Summary.pdf)
- Aboriginal Peoples
- Education, Labour, Mobility and Migration: <http://bit.ly/1d7Gwwi>
- Immigration and Ethnocultural Diversity: <http://bit.ly/1C7Cng>
- Population and Dwelling Counts: <http://www.eco.gov.yk.ca/stats/pdf/2011PopulationDwellings.pdf>

### From Statistics Canada:

- NHS Profiles for Yukon, Whitehorse and other census subdivisions: <http://bit.ly/HTl5HA>
- NHS Focus on Geography Series: <http://bit.ly/14gAtn8>
- NHS Aboriginal Population Profiles for Yukon, Whitehorse, settlements and Indian band areas: <http://bit.ly/17WgAv4>

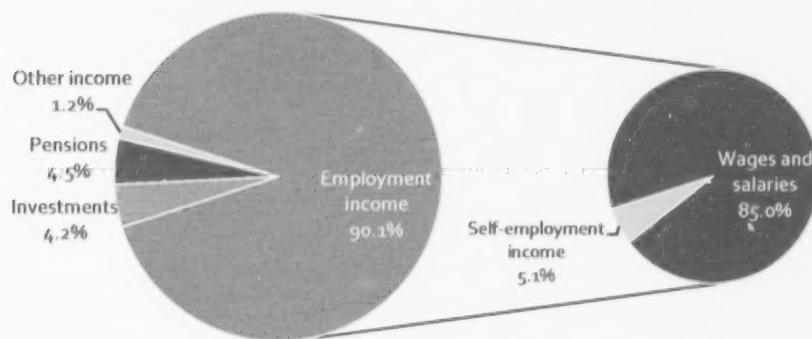
## Income Composition

- The median income in Yukon in 2010 was \$40,391. This was the second-highest in Canada, behind only the Northwest Territories (\$44,186), and \$10,513 above the median amount nationally.
- Of Yukoners total income in 2010, 90.8% was from market income and 9.2% was from government transfers.
- Although the proportion of total income from government transfer payments was small compared to market income, 58.9% of the population in Yukon received some form of government transfer. This was the second lowest of the provinces and territories, behind only Alberta (54.0%). Overall, 70.0% of Canadians received government transfer payments.
- Yukoners were less reliant on government transfer payments than Canadians on average due, in part, to fewer people drawing on public pensions and old age security. In 2010, 3.6% of total income in Yukon came from these two sources (2.0% from Canada/Quebec Pension Plan benefits and 1.6% from Old Age Security). Nationally, 6.6% of total income came from these two sources.

Median Income, Canada, Provinces and Territories, 2010



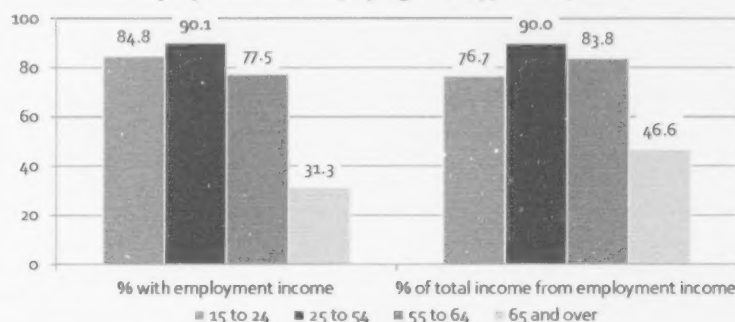
Composition of Market Income, Yukon, 2010



- In 2010, 90.8% of total income of Yukoners was from market sources. This was the third-highest percentage, behind Alberta (92.7%) and the Northwest Territories (92.3%). Nationally, 87.6% of total income came from market income.
- Of the market income in Yukon, the majority (90.1%) was employment income (85.0% wages and salaries and 5.1% self-employment income). Nationally, slightly less (85.2%) of total market income came from employment income (80.2% wages and salaries and 5.0% self-employment).

- In 2010, 90.1% of Yukoners between 25 and 54 years of age had employment income (representing 90.0% of total income). The proportion dropped slightly for the 55 to 64 age group, with 77.5% having employment income (representing 83.8% of total income). However, at the age when pension benefits and old age security typically become available (65 years and over), only 31.3% of Yukoners had employment income (representing 46.6% of total income). The percentage declined further at age 75 and over, with 8.3% having employment income (accounting for 31.8% of total income).

Employment Income, by Age Group, Yukon, 2010

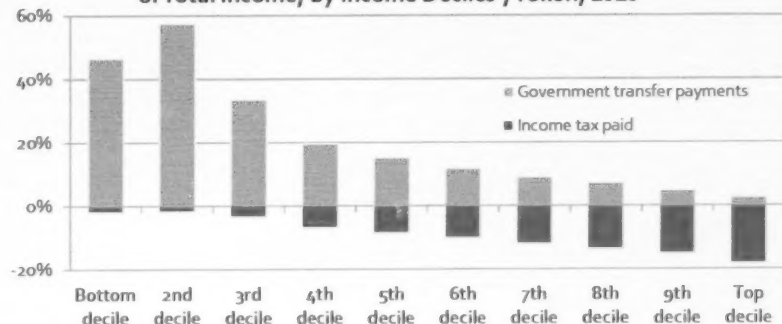


- For Yukon seniors (aged 65 and over), 55.4% of total income in 2010 came from retirement income: 24.6% from private retirement income, 16.9% from old age security and 13.9% from Canada/Quebec pension plan benefits. Nationally, a greater proportion (67.5%) of total income came from retirement sources at age 65 and over: 29.9% from private retirement income, 20.3% from old age security and 17.3% from Canada/Quebec pension plan benefits.

## Income Redistribution

- Yukoners paid a median amount of \$6,669 in income tax, or 13.9% of their total income. Although the dollar amount was the fourth-highest in the country — behind the Northwest Territories (\$10,204), Nunavut (\$9,310) and Alberta (\$7,192) — it was the lowest percentage of total income of the provinces and territories.
- Overall, the median amount of income tax paid in Yukon was \$1,280 higher than the national average. However, it was 2.5 percentage points less than the national percentage of total income.
- The top 10% of income-earners in Yukon paid a median amount of \$13,869 in income tax, or 18.3% of their total income, and received a median amount of \$2,352 in government transfers.
- By contrast, the bottom 10% of income earners paid a median amount of \$242 in income tax, or 2.0% of their total income, and received a median amount of \$1,105 in government transfers.

Income from Government Transfers and Income Taxes Paid as a Proportion of Total Income, by Income Deciles<sup>1</sup>, Yukon, 2010

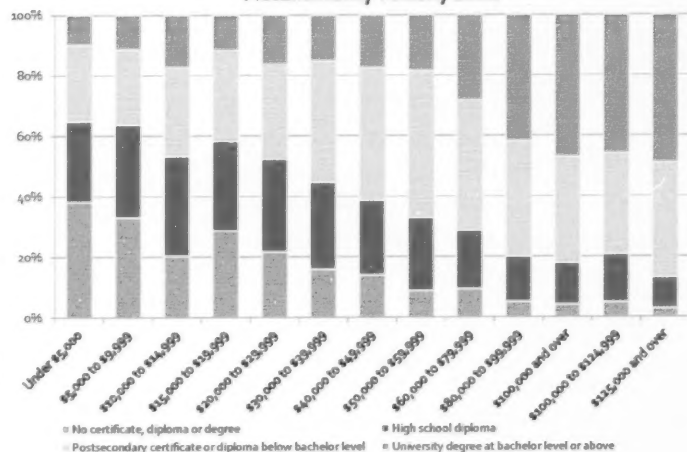


<sup>1</sup>Income deciles sort the population in private households according to income, and then are divided into 10 equal groups, each containing 10% of the population.

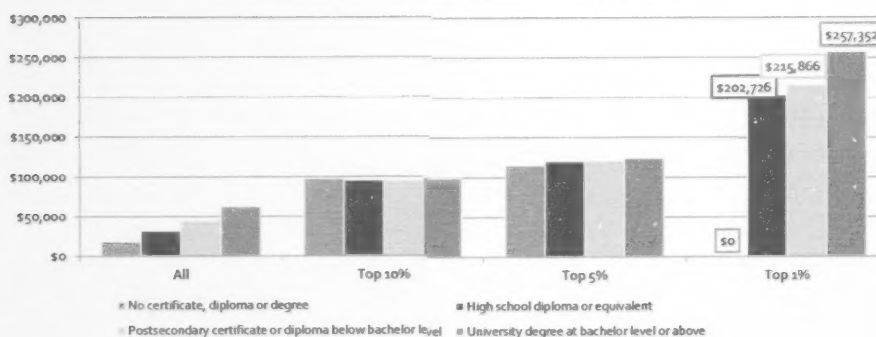
## Income by Educational Attainment<sup>1</sup>

- Of all Yukoners aged 15 and over in private households in 2010, 6.8% made \$100,000 or more.
- Of Yukoners making \$100,000 or more in 2010:
  - 46.9% had a university degree at the bachelor level or above;
  - 35.1% had a postsecondary certificate or diploma below the bachelor level;
  - 13.7% had a high school diploma; and
  - 4.0% had no certificate, diploma or degree.
- Overall, incomes increased with educational level. This was most pronounced among the top 1% (median income of \$251,681) of income-earners in Yukon. Among them, the difference in the median income between those with a university degree, and those with a high school diploma was \$54,626, or 26.9%.

Distribution by Income Group and Highest Level of Educational Attainment, Yukon, 2010



Median Income by Highest Level of Educational Attainment for Selected Income Groups, Yukon, 2010



<sup>1</sup>Calculations in this section (educational attainment) include those with and without an income.

- For the top 10% of earners (median income of \$98,131), the gap in median income by educational attainment was less pronounced, with \$4,369, or 4.6%, between those with a university degree and those with a high school education.

## Income by Industry and Occupation<sup>1</sup>

- According to the 2011 National Household Survey (NHS), the highest paying industries in Yukon in 2010 were:
  - Utilities, which had a median employment income of \$88,292, and employed 225 people;
  - Broadcasting (except Internet), with a median income of \$80,105 and 60 employees; and
  - Federal government public administration, with a median income of \$67,799, and employment of 865 people.
- Overall, management occupations were the most prevalent among the top 5% of income-earners in Yukon.
- The highest paying occupational groups in Yukon in 2010 were:
  - Management occupations, which had a median employment income of \$71,780, and employed 2,680 people;
  - Natural and applied sciences and related occupations, with a median income of \$63,841 and 1,770 employees; and
  - Health occupations, with a median income of \$62,177, and employment of 975.

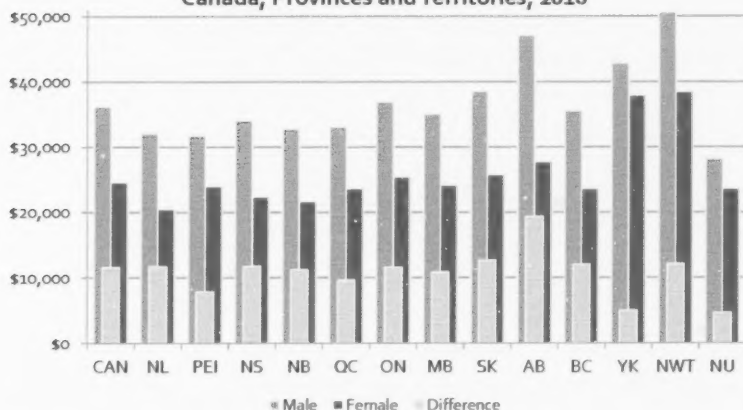
**Percentage of Workers by Occupation Groups, Top 5% of Income-Earners, Yukon, 2010**



<sup>1</sup>Calculations in this section (income by industry and occupation) include those with and without an income.

## Income by Gender

**Median Income by Gender, Canada, Provinces and Territories, 2010**



- The median income for females in Yukon was \$37,899; the second-highest in the country, behind only the Northwest Territories (\$38,479). Overall it was \$13,293, or 54.0%, higher than the national median for females with an income (\$24,606).
- The median income for males was \$42,867; the third-highest in Canada, behind the Northwest Territories (\$50,575) and Alberta (\$47,110). The median income for Yukon males was \$6,656, or 18.4% higher than the national median for males with an income (\$26,211).
- At \$4,968, the dollar gap between the median income of males and females was the second-lowest in the country, behind Nunavut (\$4,622).

## Income by Immigrant Status

- In 2010, the median income for immigrants in Yukon was \$38,962; \$1,931, or 5.0%, less than the median income for non-immigrants in the territory (\$40,893).
- The median income for immigrants in Yukon was the third-highest for immigrants in Canada; behind Nunavut (\$82,648) and the Northwest Territories (\$48,703).
- Of immigrants in Yukon, the highest median income in 2010 was among those who were well established (immigrated to Canada between 1981 and 1990), at \$47,731; \$8,769, or 22.5%, higher than the median income for immigrants overall. The lowest median income was among very recent immigrants (immigrated between 2006 and 2009), at \$32,395; \$6,567, or 16.9%, lower than the median income for all immigrants in Yukon.

**Median Incomes by Immigration Status and Period of Immigration, Yukon, 2010**

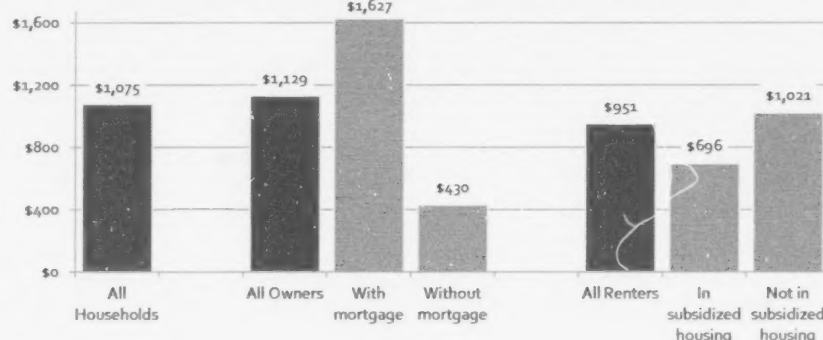
Total	\$40,391
Non-immigrants	\$40,893
Immigrants	\$38,962
Very Well Established (before 1981)	\$44,945
Well Established (1981 to 1990)	\$47,731
Established (1991 to 2000)	\$38,979
Recent (2001 to 2009)	\$33,726
Somewhat recent (2001 to 2005)	\$40,636
Very recent (2006 to 2009)	\$32,395



## Housing Tenure

- According to the 2011 NHS, there were 14,115 households in Yukon, of which, 66.5% were owned, 29.3% were rented, and 4.2% were band housing.
- The homeownership rate in Yukon (66.5%) was 2.5 percentage points lower than the national average (69.0%), and was the fourth-lowest in the country; ahead of Quebec (61.2%), the Northwest Territories (51.5%) and Nunavut (21.0%).
- Of the 9,340 homeowners in Yukon:
  - More had a mortgage (58.5%) than owned their home outright (41.6%).
  - Average monthly shelter costs for those with a mortgage were \$1,627, almost four times the average shelter costs of non-mortgage holders (\$430).
- Among the 4,140 renters in Yukon:
  - 895, or 21.6%, lived in subsidized housing.
  - Average monthly shelter costs of those in subsidized housing (\$696) was \$325, or 31.8%, lower than for renters not in subsidized housing (\$1,021).
- Overall, the most common type of dwellings in Yukon were single detached houses (64.9%), followed by apartments in buildings with fewer than five stories (11.5%), movable dwellings (8.4%) and semi-detached houses (7.4%).

Average Monthly Shelter Costs by Housing Tenure, Yukon, 2011



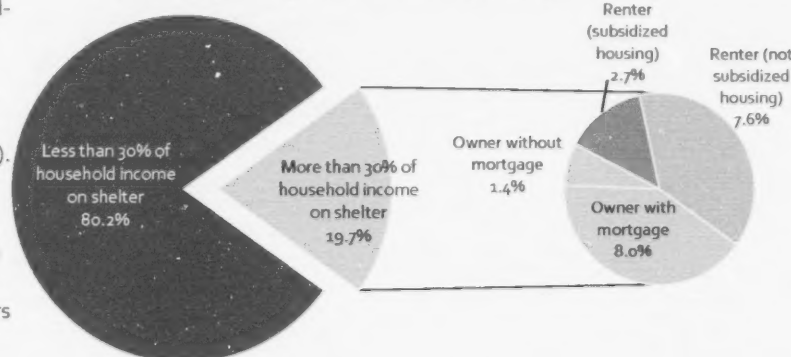
## Value of Dwellings

- Owned dwellings in Yukon had the third-highest owner-reported median value, at \$348,429; behind British Columbia (\$448,835) and Alberta (\$349,684). Overall, the median owner-reported value of Yukon dwellings was \$67,877, or 24.2%, higher than the national average.
- Dwellings with the highest median *owner-reported* value were:
  - Duplexes (\$376,072);
  - Single-detached houses (\$358,407); and
  - Semi-detached houses (\$300,764).
- In 2011 there were 1,085 condominiums in Yukon, which represented 7.7% of the total dwellings. The majority (65.0%) of condos in Yukon were owned. The median owner-reported value of condos (\$256,639) was \$92,430, or 26.5%, less than the median owner-reported value of dwellings which were not part of a condominium development.

## Housing Affordability

- On average, monthly shelter costs in Yukon (\$1,075) were \$25, or 2.4%, higher than the national average (\$1,050). Yukon renters paid an average of \$951 while homeowners paid an average of \$1,129 per month.
- The Canadian Housing and Mortgage Corporation (CMHC) defines the housing affordability threshold at 30% of total household income spent on shelter costs. In Yukon, 19.7% of households exceeded this threshold; 5.4 percentage points fewer than the proportion of households nationally (25.1%).
- Of the households who were above the affordability threshold, 52.4% were renters (38.3% not in subsidized housing and 13.9% in subsidized housing), 40.8% were owners with mortgages and 7.1% were homeowners who owned their homes outright.

Household Spending on Shelter Costs, Yukon, 2011



## Housing Suitability<sup>1</sup>

- In 2011, 92.7% of dwellings in Yukon were classified as suitable, that is, they had enough bedrooms for the size and composition of the household.
- Of the 1,030 of dwellings that were not suitable, the majority (58.7%) were owned dwellings; the balance were either rented (34.5%) or band housing (6.8%).
- On average, there were 1.9 more people per household in dwellings that were not suitable (4.1 persons) than those that were suitable (2.2 persons).
- The median household income of dwellings that were not suitable (\$80,347) was \$4,870, or 6.5%, higher than the median household income of dwellings that were (\$75,477).

Housing Suitability<sup>1</sup>, Yukon, 2011

	Total Households	Suitable	Not Suitable	Suitable	Not Suitable
Total households	14,115	13,090	1,030	92.7%	7.3%
Owned	9,385	8,785	605	93.6%	6.4%
Rented	4,140	3,785	355	91.4%	8.6%
Band Housing	590	520	70	88.1%	11.9%
Average number of people	2.4	2.2	4.1	..	..
Median household income (\$)	75,944	75,477	80,347	..	..
Affordable	10,805	10,060	740	93.1%	6.8%
Unaffordable	2,660	2,465	200	92.7%	7.5%

<sup>1</sup> Calculations in this section (housing suitability) include band housing.

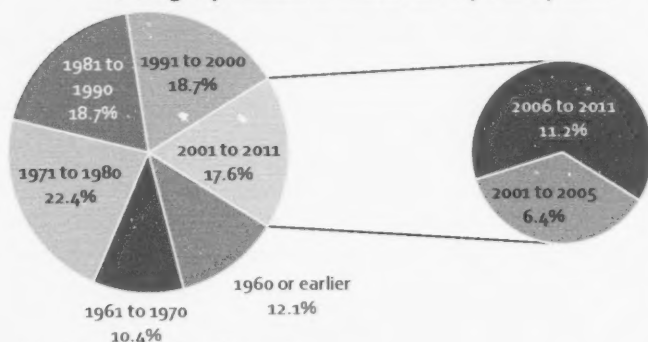
## Need for Major Repairs<sup>1</sup>

- Just over half (54.8%) of Yukon dwellings required regular maintenance only, while 29.0% required minor repairs and 16.2% needed major repairs.
- The proportion of Yukon households requiring major repairs (16.2%) was the third highest in the country, behind Nunavut (27.7%) and the Northwest Territories (17.2%). Nationally, 7.4% of dwellings required major repairs.
- The proportion of households requiring major repairs was highest in band housing (39.8%), followed by renter-occupied dwellings (18.6%) and owner-occupied dwellings (13.6%).

<sup>1</sup> Calculations in this section (need for major repairs) include band housing.

## Period of Construction<sup>1</sup>

Dwellings by Decade of Construction, Yukon, 2011



<sup>1</sup> Includes construction up to May 10, 2011.

- Of the 14,120 occupied dwellings in Yukon, 22.4% were built between 1971 and 1980. Generally, construction of dwellings has remained relatively stable since the 1980s with approximately 18% of the total dwellings having been built in every decade.
- Of the dwellings built in the last decade (2001 to 2011<sup>1</sup>), 63.3% were single-detached houses. This is a drop from the previous decade (1991 to 2000), when 74.4% of dwellings built in that period were single-detached houses.
- Compared to dwellings built in the previous decade, there was a large increase in the proportion of movable and semi-detached dwellings built between 2001 and 2011<sup>1</sup>, increasing from 4.9% to 11.0%, and 5.7% to 10.4%, respectively.

## Condominiums

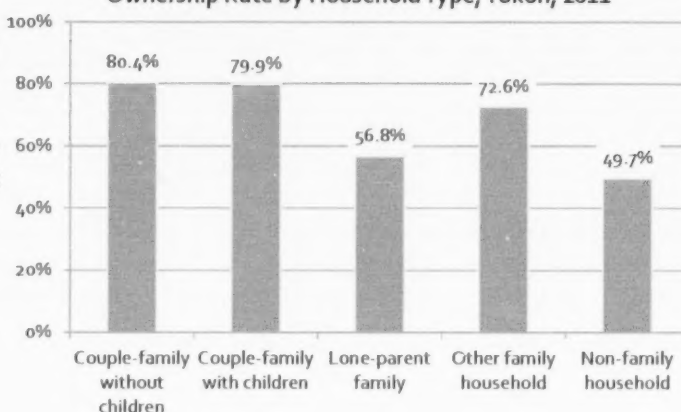
- Of all dwellings built in Yukon in the last decade (2001 to 2011<sup>1</sup>), 18.3% were condominiums. Overall, 1,085 Yukon households lived in condominiums, representing 7.7% of total occupied dwellings; this compares nationally at 12.1%.
- The majority (41.9%) of all condos in Yukon were built in the last decade; 10.1% between 2001 and 2005 and 31.8% between 2006 and 2011<sup>1</sup>.
- Yukon condos consisted primarily of row houses (30.4%), apartment buildings (25.8%) and semi-detached houses (17.5%).
- Of the occupied condominiums in Yukon, 65.0% were owned and 34.6% were rented.
- The median household income of condo owners (\$74,252) was \$18,068, or 19.6%, less than non-condominium homeowners.
- When compared to owners of dwellings that were not condominiums, condo owners were more likely to be in the younger (under 35) and older (65 and over) age groups. Overall, the under 35 age group had highest rate of condo ownership (26.2%).
- Non-family households accounted for the highest proportion of households in condominium ownership, representing 48.2% of all condo owners. In comparison, the proportion of non-family households in other owner-occupied dwellings was much smaller (24.8%).

<sup>1</sup> Includes construction up to May 10, 2011.

## Homeownership by Family Types

- In 2011, slightly more couple-families without children owned their dwelling (80.4%) than did couple-families with children (79.9%). However, only 56.8% of lone-parent families owned their dwelling.
- Average shelter costs among homeowners was the highest for multiple-family households at \$1,642 per month, and the lowest for one-person households at \$788 per month.
- Of the 1,270 Yukon homeowners who were above the affordability threshold, the majority (46.1%) were non-census family households, followed by couples with children (20.5%), couples without children (13.8%), lone-parent households (13.8%), and other family households (6.3%).

Ownership Rate by Household Type, Yukon, 2011



## Homeownership by Income and Age Group

- In Yukon, the homeownership rate was generally higher for households with an older primary household maintainer, up until the age of 60, after which it started to decrease.

- Yukon households with a primary maintainer under 25 years years of age had a homeownership rate of 23.4%, very similar to the national rate of 23.8%. However, at age 25 to 34, the homeownership

Homeownership Rate by Household Income in 2010 and Age Group of Primary Household Maintainer, Yukon, 2011

	Total Households	Under \$20,000	\$20,000 to \$39,999	\$40,000 to \$59,999	\$60,000 to \$79,999	\$80,000 to \$99,999	\$100,000 and over
<b>Total households</b>	66.5	40.1	45.2	57.1	66.3	73.8	84.3
Under 25 years	23.4	x	x	x	x	x	x
25 to 34 years	44.2	14.8	12.0	43.6	38.5	55.7	65.8
35 to 44 years	66.6	19.6	26.5	42.4	74.7	72.0	84.4
45 to 54 years	73.4	47.2	51.8	62.7	66.7	79.0	87.8
55 to 64 years	76.5	53.7	53.7	64.5	75.5	81.9	90.3
65 to 74 years	71.0	42.9	74.6	70.0	80.4	83.3	76.2
75 years and over	69.5	26.1	72.3	88.9	72.7	66.7	92.9

nearly doubled (to 44.2% in Yukon and 52.4% nationally).

- Across almost all age and income groups, households with higher income had higher rates of homeownership.

## Household Mobility<sup>1</sup>

- Of the 9,385 owner households in Yukon in 2011, 3,005, or 32.0%, moved between 2006 and 2011 into owned dwellings.

- Of those who did move<sup>1</sup>, the majority:

- Moved within the same community (62.2%);
- Were aged 35 years and over (72.5%);
- Did not buy a condominium (85.2%);
- Were with a mortgage (77.7%); and
- Moved into a single-detached dwelling (67.4%).

- The median household income of movers<sup>1</sup> (\$96,095) was \$8,161, or 9.3%, higher than the median household income of non-movers (\$87,934).
- The average owner-reported value of Yukon dwellings purchased by movers<sup>2</sup> between 2006 and 2011 was \$351,329. For dwellings that had been purchased before 2006 (by non-movers), owners reported an average value of \$335,579; a difference of \$15,750, or 4.7%.

Movers<sup>1</sup> into Owned Dwellings (between 2006 and 2011), Yukon, 2011

	#	%
<b>Total Movers<sup>1</sup> (homeowners)</b>	3,005	100.0
Moved from...		
Another community	1,135	37.8
Within the same community	1,870	62.2
Age of primary maintainer...		
Under 35	820	27.3
35 and over	2,180	72.5
Condominium...		
Bought a condo	445	14.8
Did not buy a condo	2,560	85.2
Presence of mortgage...		
With a mortgage	2,335	77.7
Without a mortgage	660	22.0
Type of dwelling...		
Single-detached	2,025	67.4
Movable	405	13.5
Other	565	18.8

<sup>1</sup>Movers are homeowners where all household members were living in a different dwelling in 2006.

## Concepts and Definitions

**After-tax income:** refers to total income from all sources minus federal, provincial and territorial income taxes paid for 2010. After-tax income more accurately depicts what families have available to spend.

**Band housing:** refers to dwellings on an Indian settlement.

**Condition of dwelling:** refers to whether the dwelling is in need of repairs. *Regular maintenance* includes painting and furnace cleaning; *minor repairs* includes missing or loose floor tiles, shingles, siding, railings, etc.; and *major repairs* include defective plumbing or wiring, or structural repairs.

**Government transfer payments:** refers to all cash benefits received from federal, provincial, territorial or municipal governments during 2010; it is the sum of Old Age Security pension and Guaranteed Income Supplement; Canada Pension Plan or Quebec Pension Plan; Employment Insurance; child benefits; and other income from government sources.

**Household mobility:** refers to the place of residence of the household in relation to their place of residence 5 years earlier.

**Housing affordability:** refers to 30% or more of average monthly total household income being spent on shelter costs. Shelter costs for tenant households include, where applicable, rent, electricity, heat, water, and other municipal services. Shelter costs for owned households include, where applicable, mortgage payment, electricity, heat, water and other municipal services, property taxes and condo fees.

**Housing suitability:** refers to whether a dwelling is considered suitable based on the National Occupancy Standard (NOC); that is, whether the dwelling has enough bedrooms for the size and composition of the household, including age, sex, and relationships among household members.

**Immigrant:** refers to a person who is or has ever been a landed immigrant/permanent resident.

**Market income:** refers to the sum of employment income, investment income, retirement pensions, superannuation and annuities (including those from RRSPs and RRIFs).

**Non-family households:** refers to one person living alone or several persons who share the same dwelling, but who do not constitute a census family (e.g. roommates or relatives such as siblings, cousins, aunts or uncles).

**Non-immigrant:** refers to a person who is a Canadian citizen by birth.

**Other family households:** refers to one-census-family households with additional persons and multiple-census-family households with or without additional persons.

**Value of dwelling:** refers to the dollar amount expected by the owner if the dwelling were to be sold.

## About the 2011 National Household Survey

Between May and August 2011, Statistics Canada conducted the National Household Survey (NHS) in the provinces and territories for the first time. The NHS was designed to collect information about the demographic, social and economic characteristics from a random sample of 4.5 million Canadian households; approximately 30% of all private dwellings in Canada. Participation in the survey was voluntary.

As with any voluntary survey, non-response bias may affect the quality of data estimates. The risk of non-response bias rises as response rates drop, as non-respondents may have different characteristics than the respondents. To mitigate this, Statistics Canada weighted data from the sample to accurately represent the NHS's target population. An indicator of data quality is the global non-response rate (GNR).

The GNR combines non-response (i.e. households did not respond to the NHS at all) and partial non-response (i.e. some questions on the NHS were not responded to) into a single value. A smaller GNR indicates lower non-response bias. Where the GNR was 50% or more, Statistics Canada suppressed data. Overall, Yukon's GNR was 29.9%; however the GNR of individual Yukon communities varied from 12.5% to 62.2%.

Differences may exist between NHS estimates and 2011 Census counts for common characteristics (e.g. population). Where differences do exist, preference should be given to the 2011 Census.

Although the NHS was introduced as a replacement for the long form census questionnaire, caution must be used when comparing NHS estimates to previous censuses, despite content similarities.

All figures presented in this publication were subjected to a confidentiality procedure known as random rounding. Under this method, all figures, including totals, are randomly rounded either up or down to a multiple of 5. Totals and individual values are randomly rounded independently, meaning that some differences between the displayed total and the sum of the rounded data may exist in various tabulations, and minor differences can occasionally be expected between tabulations. Similarly, percentages, which are calculated based on rounded figures, may not add to 100%. Users should be aware of possible data distortions when aggregating rounded data.

Users are cautioned to consult the reference materials provided by Statistics Canada to ensure appropriate use and analyses of NHS data: <http://bit.ly/1gYh1HT>.

For more information, see the National Household Survey User Guide: <http://bit.ly/1oqv9yS>.

Information Sheet #C11-04  
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**Yukon**  
Executive Council Office  
Bureau of Statistics

*Additional information*  
Government of Yukon  
Executive Council Office  
Bureau of Statistics (A-8C)  
Box 2703, Whitehorse, Yukon Y1A 2C6  
Telephone: (867) 667-5640; Fax: (867) 393-6203  
email: [ybsinfo@gov.yk.ca](mailto:ybsinfo@gov.yk.ca)  
website: [www.eco.gov.yk.ca/stats/](http://www.eco.gov.yk.ca/stats/)